



Department of Defense Travel Card Program

Individually Billed
Accounts

Point of Contact Information

US Air Force:

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US Air Force Component Program Manager

Bank of America:

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US Air Force Travel Card Account Manager
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US Air Force Travel Card Account Manager

OVERVIEW

- Application Process
- Travel Card Process
- Management Controls
- Security / Fraud
- Account Confidentiality
- Collection Process

Application Process

- Travel Card application available on the web
 - Application must be signed by the cardholder
 - Cardholder may or may not authorize the bank to perform a credit check.
 - Must include signature from APC or Supervisor
- Completed applications are faxed to Bank of America's Government Card Services Unit
- Application process will be completed within 3 business days.
 - 24 hour rush processing available.

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Application Process - Credit Checks

- Bank of America performs a credit inquiry on an individual after receiving authorization.
 - Three major credit bureaus are used: Equifax, TransUnion and TRW.
- Credit Inquiry remains on the credit bureau report for approximately 6 months.
- Credit trade lines are not placed on the Cardholder's credit report.

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Application Process - Outcome

- If the cardholder does not pass the credit check, Bank of America recommends a Restricted Card.
 - APCs have the ability to authorize a Standard Card.
- A Restricted Card is issued if the Cardholder does not authorize a credit check.

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Travel Card Process

- All Air Force accounts cycle on the 3rd of the month
- Payment is due upon receipt of invoice
 - No interest is applied to the account
- Payment methods include:
 - * Bill Coupon * Western Union
 - * Pay by Phone * Wire transfer
 - * Any Bank of America branch
 - * Split Disbursement

Travel Card Process -

Disputes

- Cardholder must contact Bank of America within 60 days after receiving the bill with the disputed transaction
- Immediate provisional credit is given
- Additional documentation may be needed from the Cardholder

Travel Card Process - EAGLS

Features

- EAGLS - Electronic Account Gov't Ledger System
 - Internet Accessible Worldwide
 - 128 bit SSL Encryption
 - Functionality includes:
 - * View On-Line Statements * Raise Limits
 - * Activation/Deactivation * Account Maint.
 - * Schedule and View Reports
 - Reports include:
 - * Account Listing * Transaction Activity
 - * Delinquency Reporting

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Travel Card Process - EAGLS

Training

- EAGLS training for Agency Program Coordinators (APCs)
- Training Schedule posted on Technical Help Desk website www.gcsuthd.bankofamerica.com
- Training Schedule questions call 1.800.245.0191
- 2 types of classes for DoD
 1. DoD Core EAGLS - Basic Functionality
 2. Reports - Review Reporting Functionality

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Management Controls - Card Types

- Standard Card
 - Account credit limit of \$10,000
 - Available per cycle: \$5,000
(\$4,250 Travel, \$500 Cash, \$250 Retail)
- Restricted Card
 - Account credit limit of \$2,500
 - Available per cycle: \$1,250
(\$1,000 Travel, \$200 Cash, \$50 Retail)
 - Card must be activated/deactivated by APC

Management Controls - MCC Codes

- VISA has established all merchants with specific Merchant Category Codes
- MCCs identify what kind of merchant is processing the transaction.
 - Examples: Mail order Catalog, Auto Dealer, etc.
 - Hundreds of MCC codes exist
- MCC Groups are set up within EAGLS
 - Travel, Retail and Cash
- DFAS determines which MCCs are included and excluded.

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Security / Fraud

- Two types of plastic
 - Standard Plastic
 - Quasi - Generic
- Neural Network (FALCON) used to identify fraudulent transactions.
 - \$0.00 Cardholder liability
- Compromised accounts are blocked Lost/Stolen
 - New account number and card is issued

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Account Confidentiality

- Only credit inquiry is placed on a Cardholder's credit file.
- No information is released to third parties or internal units within Bank of America.

Collection Process - Timeline

<u>Days Past Due</u>	<u>Action Taken</u>
30	Statement message
45	Letter Phone call
55	Pre-suspension letter Phone call
60	Account suspended Statement Message Phone call Letter

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Collection Process - Timeline

Days Past Due

Action Taken

90

Statement Message
Phone call
Letter

120

Statement Message
Account cancelled
Cancellation letter
Phone call
Alternate payment options
\$20.00 Late fee applied
APC Contacted

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Collection Process - Timeline

Days Past Due

150

Action Taken

Statement Message

Phone call, Letter

\$20.00 Late Fee Applied

APC Contacted

180

210

Statement Message

Phone call, Letter

\$20.00 Late Fee Applied

APC Contacted

Account Charged Off
Collection efforts continue

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Collection Process - Suspension

- The account is “deactivated” at 60 days
- Upon payment of 60-day balance, the account is reactivated



Collection Process - Cancellation

- Account cancelled at 120 days past due
- Development underway to support cancellation of accounts which go 60+ days delinquent, three times within twelve months
- Reinstatement
 - balance in full
 - requested by APC
- Referral to outside collection agency or attorney

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Collection Process - Mission Critical

- Prevents suspension/cancellation
- Prevents collection activity
- Available at the request of APC
- Pre-determined time frame
- Fully automated process

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